



**MNSure**<sup>SM</sup>

Where you choose health coverage

# Board of Directors Meeting

*November 16, 2022*



# Public Comment

# Administrative Items

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- Advisory committee recruitment
- Approve October 19 meeting minutes
- CEO Performance Review Committee

# CEO Report

# MNsure Dashboard

<b>METS Activity, November 1, 2021 – October 31, 2022</b>	
Total (Medical Assistance, MinnesotaCare, QHP)	<b>289,146</b>
Medical Assistance Applicants	124,776
MinnesotaCare Applicants	13,646
Qualified Health Plan (QHP) Sign-ups	150,724
QHP New Consumers	45,015
Qualified Dental Plan Sign-ups	33,974

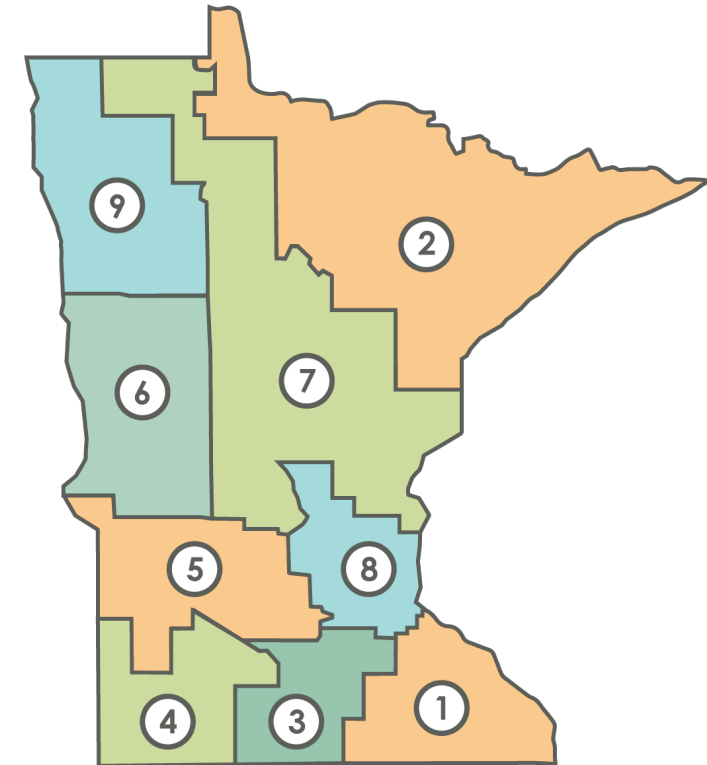
<b>Financial Assistance – Plan Year 2022 as of October 31, 2022</b>	
Households with Advanced Premium Tax Credit (APTC)	59.4%
Households with Cost-Sharing Reductions	9.5%
Average Monthly APTC by Household Receiving APTC	\$510.76
Cumulative APTC for All Households	\$225,048,851.46

# PY2022 QHP Enrollment by Rating Region

as of October 31, 2022

Rating Area	Percent of State's Population in Region	Percent of QHP Enrollees in Region	Average Monthly Tax Credit per Household Receiving APTC
1	7.9%	5.9%	\$740.69
2	2.2%	5.9%	\$597.27
3	4.4%	4.8%	\$716.97
4	2.0%	2.6%	\$634.05
5	4.7%	3.8%	\$585.73
6	4.1%	4.5%	\$577.88
7	7.7%	9.5%	\$580.95
8	65.0%	61.8%	\$401.18
9	1.9%	1.3%	\$587.32

Totals not=100% due to rounding



Note: Data is based on MNsure's current enrollment population

# QHP Dashboard

as of October 31, 2022

Carriers	2022 Enrollment to Date*	2021 Enrollment*
Blue Plus	17.9%	16.9%
HealthPartners	21.8%	19.4%
Medica	14.0%	15.6%
Quartz	1.2%	1.0%
UCare	45.2%	47.2%

Metal Level	2022 Enrollment to Date	2021 Enrollment
Gold	16.3%	15.6%
Silver	31.4%	30.4%
Bronze	50.1%	51.8%
Catastrophic	2.2%	2.2%

Sex	2022 Enrollment to Date	2021 Enrollment
Male	48.4%	48.6%
Female	51.6%	51.4%

\*Total not =100% due to rounding

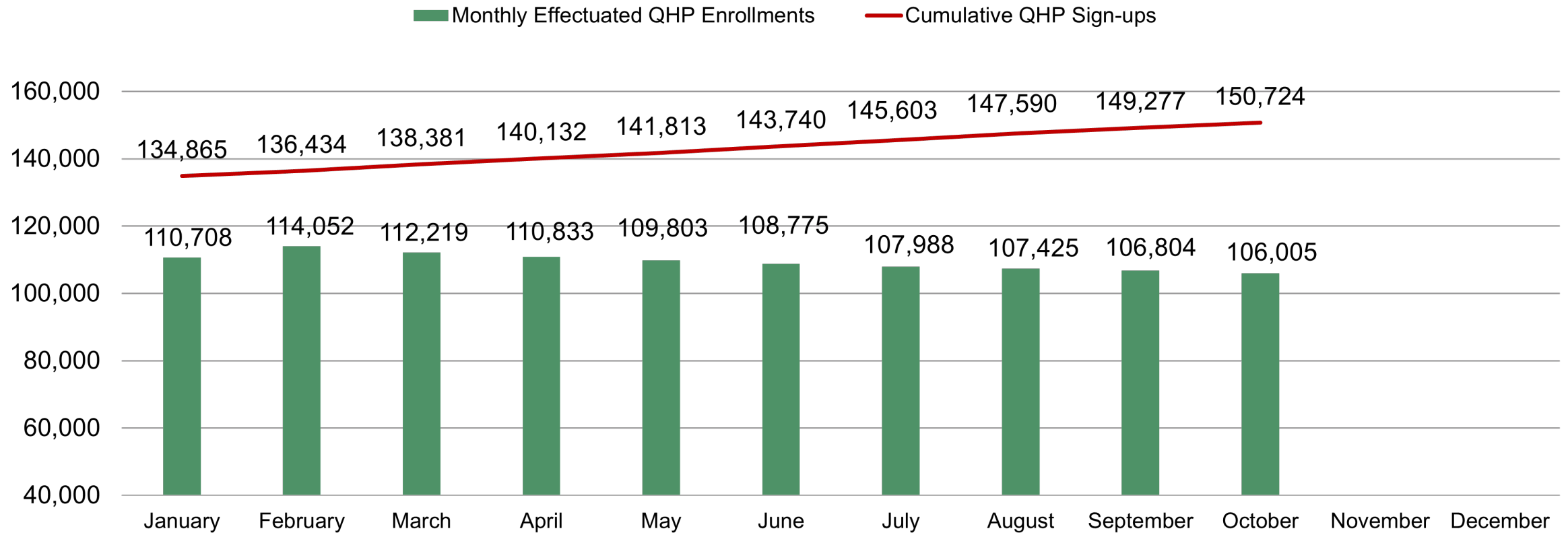
Age	2022 Enrollment to Date*	2021 Enrollment
<18	12.4%	12.2%
18-25	6.4%	6.6%
26-34	12.8%	13.3%
35-44	14.2%	14.5%
45-54	15.8%	16.3%
55+	38.3%	37.1%

Language Preference	2022*	2021*
English	96.9%	96.8%
Hmong	0.5%	0.6%
Somali	0.2%	0.3%
Spanish	1.2%	1.2%
Other	1.1%	1.2%

Note: Language preference is based on QHP-eligible population; all other data is based on MNSure's current enrollment population as of October 2022.

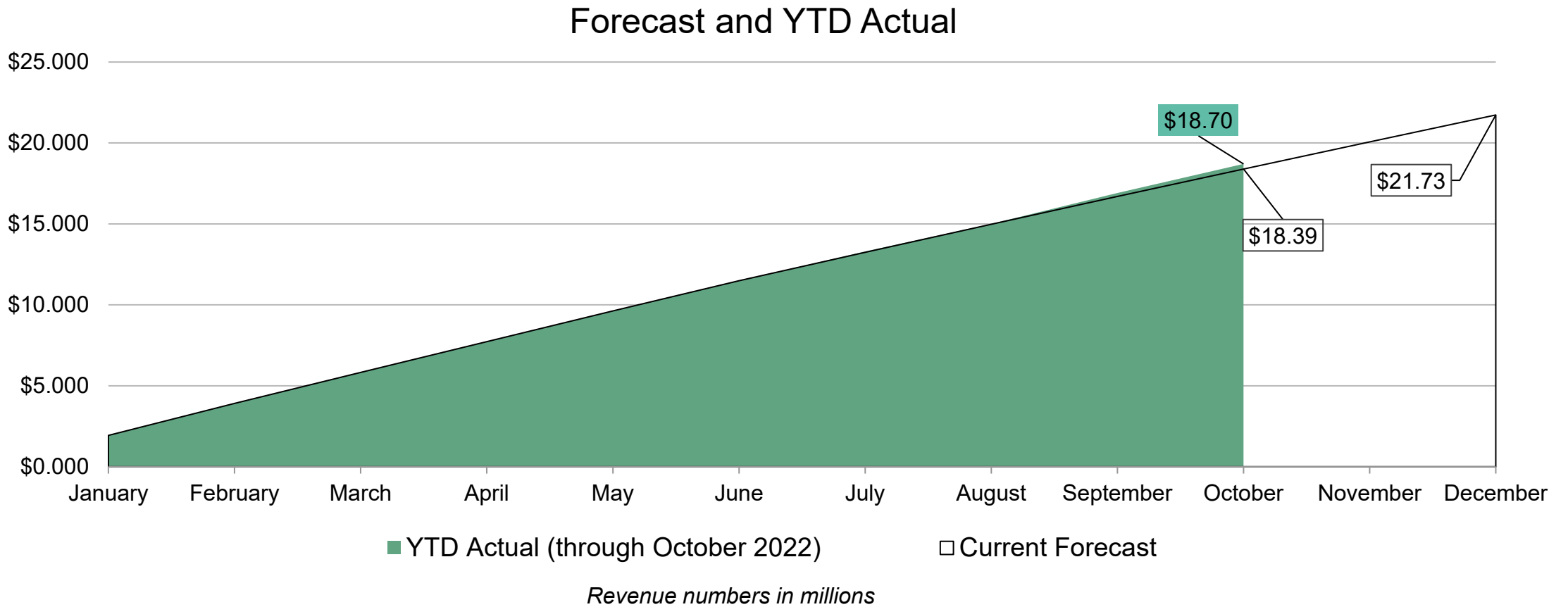
# Sign-Ups and Effectuated Enrollments

Cumulative Sign-Ups and Monthly Effectuated Enrollments, January – October 2022





# MNsure Premium Withhold Revenue Calendar Year 2022

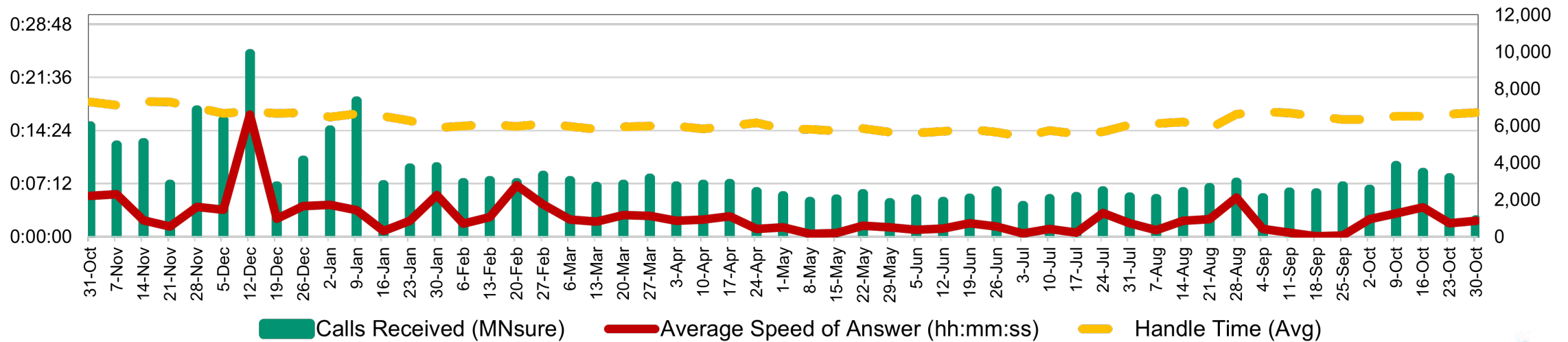


Note: CY22 forecast is based on budget approved at July 20, 2022 board meeting.

# Contact Center Dashboard

Contact Center Main Line – 2022	August	September	October
Average Daily Call Volume	495	505	670
Service Level (% of calls answered within 5 min.)	71%	91%	70%
Calls Abandoned While in Queue	4%	1%	3%

## MNsure Contact Center Performance November 1, 2021 - October 31, 2022



Call volumes represent weekly totals for week beginning with date.

Prepared for November 16, 2022 board meeting

# Call Inquiries Dashboard

<b>Contact Center Main Line Top Inquiries, October 2022</b>	
1. MinnesotaCare/Counties	11%
2. How Do I Apply	6%
3. How Do I Update My Application	6%
4. How To Enroll In a Plan	5%
5. Income Increase	4%

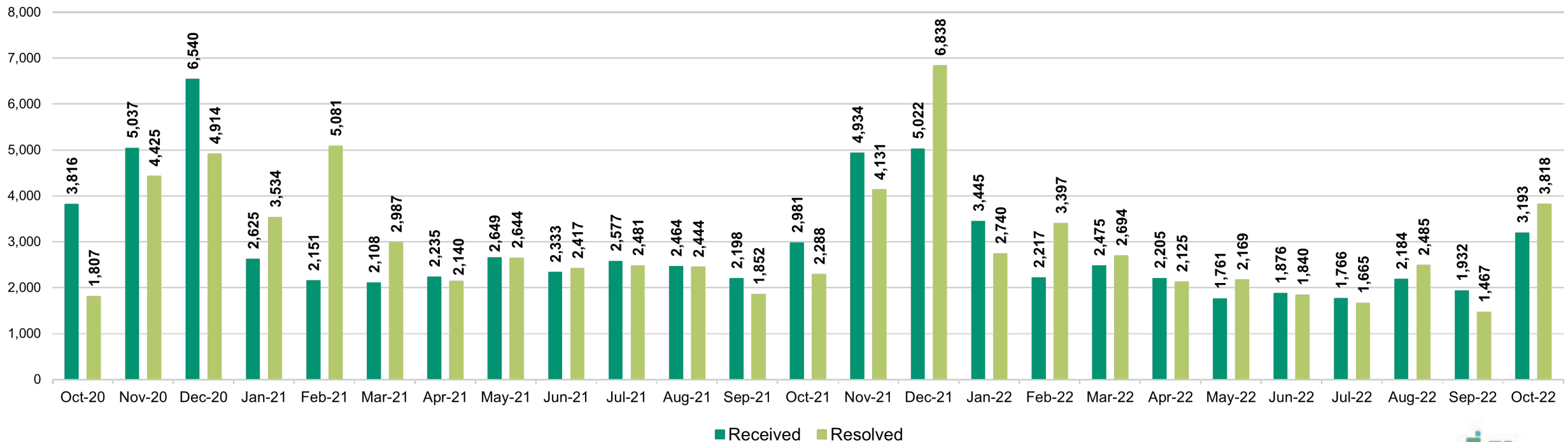
<b>Assister Resource Center (ARC) Top Inquiries, October 2022</b>	
1. Public Program Status	25%
2. Determination Result	15%
3. Newborn Status	13%
4. QHP Status	8%
5. Password Rest/Account Unlock	4%

<b>Broker Service Line Top Inquiries, October 2022</b>	
1. How Do I Update My Application	8%
2. Lost or Will Lose Employer-Sponsored Insurance	6%
3. Status of Enrollment	4%
4. How To Enroll In a Plan	4%
5. How Do I Apply	3%

# Qualified Life Events Processing

- Workable life event cases: 1,510
- Average time to process: 13 days

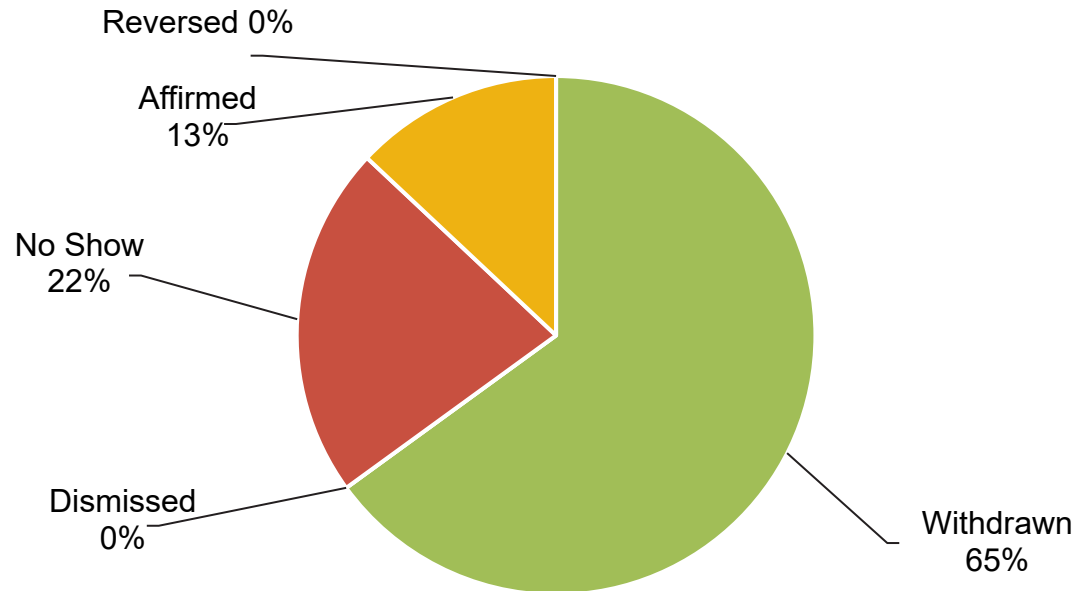
Life Event Change Processing By Month



# Appeals Dashboard

Appeals Status – 2022	August	September	October
Appeals Filed	31	28	31
Average Days Open	36	36	39

**Appeals Outcome  
October 2022**

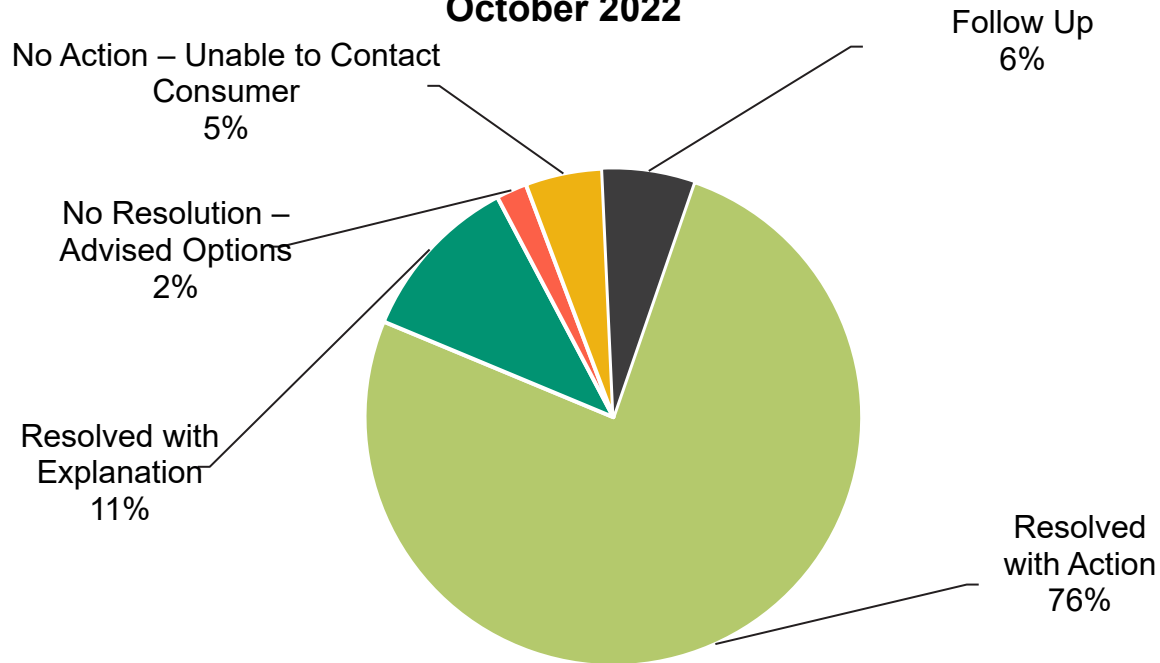


Top Issues October 2022	
1. Termination Date	50%
2. Special Enrollment Period Denial	30%
3. Advanced Premium Tax Credit	10%

# Resolution Review Dashboard

Resolution Review Tickets – 2022	August	September	October
Resolution Review Tickets Created	68	49	61
Average Days Open	2	2	2

**Resolution Review Outcome  
October 2022**



**Top Issues October 2022**

1. Plan Termination Date	39%
2. Plan Effectuation Date	28%
3. Special Enrollment Period Denial	20%

# Open Enrollment Update

# MNsire Dashboard – Plan Year 2023

<b>METS Activity, November 1 –14, 2022</b>	
Total (Medical Assistance, MinnesotaCare, QHP)	<b>107,637</b>
Medical Assistance Applicants	4,158
MinnesotaCare Applicants	669
Qualified Health Plan (QHP) Sign-ups	102,810
QHP New Consumers	5,306
Qualified Dental Plan Sign-ups	20,453

<b>Financial Assistance – Plan Year 2023 as of November 14, 2022</b>	
Households with Advanced Premium Tax Credit (APTC)	55.5%
Households with Cost-Sharing Reductions	8.1%
Average Monthly APTC by Household Receiving APTC	\$542.03



# QHP Dashboard – Plan Year 2023

November 1 – 14, 2022

Carriers	2023 Enrollment*	2022 Enrollment*
Blue Plus	18.3%	17.9%
HealthPartners	21.6%	21.8%
Medica	13.8%	14.0%
Quartz	1.2%	1.2%
UCare	45.2%	45.2%

Metal Level	2023 Enrollment	2022 Enrollment
Gold	17.0%	16.3%
Silver	30.4%	31.4%
Bronze	50.5%	50.1%
Catastrophic	2.1%	2.2%

Sex	2023 Enrollment	2022 Enrollment
Male	48.5%	48.4%
Female	51.5%	51.6%

\*Total not = 100% due to rounding

Age	2023 Enrollment*	2022 Enrollment*
<18	11.6%	12.4%
18-25	6.6%	6.4%
26-34	12.3%	12.8%
35-44	14.0%	14.2%
45-54	15.2%	15.8%
55+	40.4%	38.3%

Language Preference	2023	2022*
English	97.15%	96.9%
Hmong	0.5%	0.5%
Somali	0.2%	0.2%
Spanish	1.15%	1.2%
Other	1.0%	1.1%

Note: Language preference is based on QHP-eligible population; all other data is based on MNSure's current enrollment population as of November 14, 2022.

# Open Enrollment Contact Center

November 1 – 14, 2022

## ■ Call metrics

Category	Received	Average Wait	Handle Time
Total	10,367	0:00:41	0:16:33
General	6,010	0:00:19	0:15:18
Helpline	4,357	0:01:10	0:18:18
Broker	1,898	0:01:50	0:11:20
ARC	1,881	0:01:26	0:07:58

# Open Enrollment Marketing Update



- The full marketing campaign has launched
  - TV
  - Radio
  - Digital Streaming
  - Social Media
  - Paid Search
  - Print
  - “Out of Home” platforms
  - Business placement
- Advertising partnerships with broker enrollment centers
- Earned media opportunities to build media attention

# Open Enrollment Assister Update

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- Statewide network of 1,900 assisters are actively working to help Minnesotans enroll in 2023 coverage
- Streamlined operations processes and new technology are simplifying the enrollment process
  - Support for Family Glitch enrollees
  - Improvements to the manual account creation process

# IT and Executive Steering Committee Update



# MNsure Board Update

## Minnesota Eligibility Technology System (METS)

Mike Wright | CBTO | MNIT Services @ DHS/MNsure

November 16, 2022

- MNIT Open Enrollment Update
- METS FFY 2023 Roadmap Update

## Open Enrollment Update:

- Open enrollment successfully launched on November 1.
- We're 16 days in and there haven't been any issues.
- Processes and procedures reviewed at the last meeting have ensured stability and smooth operations (virtual command center and the MNIT change freeze).



# METS FFY 2023 Roadmap (Approved by METS ESC 8/30/22)

Ongoing / Annual Work	Status
M&O: Non Project work	In Progress
Human Services DR (Disaster Recovery) Exercise 2023.1	Planned
Curam Upgrade 2022	In Progress

Development Projects	Status
Data Mart 1.5	In Progress
Eligibility and Enrollment Certification	In Progress
Infrastructure Improvements - Compliance/Audits	Complete
METS Configuration Auditing	In Progress
MinnesotaCare Eliminate the Family Glitch	In Progress
‡ * Renewals Self-Service	In Progress
‡ * † Tribes as Processing Entities	In Progress

Status Key
In Progress
Planned
Complete/Operationalized
* = Approved for enhanced federal funding
† = All METS scope completed
‡ = DHS Only
Δ = Change from last report

Thank You!

**Break**

# MNsure IT Systems, Governance and Funding

# MNsure's Technology Ecosystem

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- Multiple systems and interfaces
- Tools and services
  - Consumers
  - Assisters
  - MNsure, DHS and county caseworkers

# MNsure's Technology Ecosystem (continued)

## METS

- Health Insurance Application
- Eligibility determination

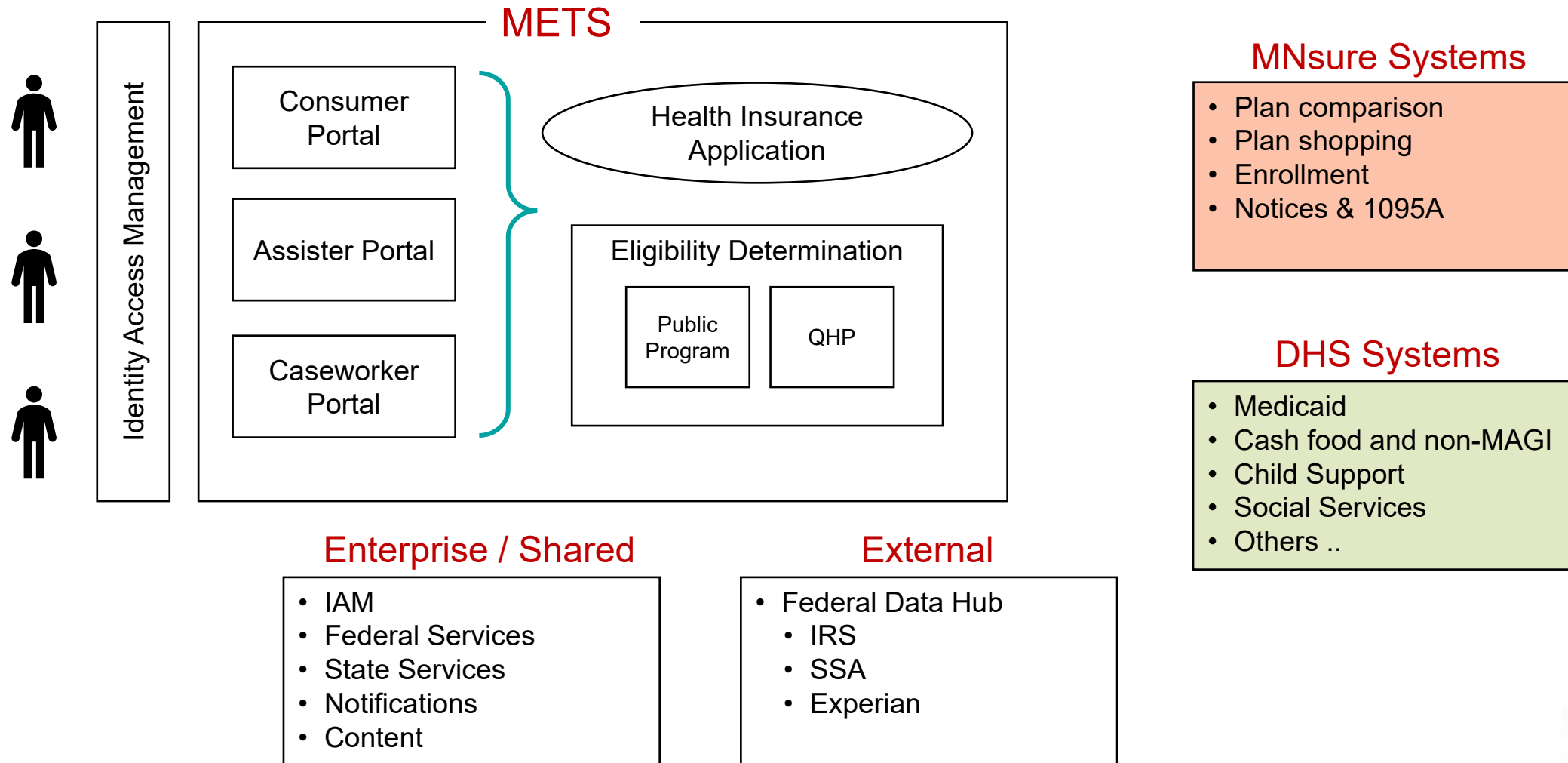
## Program Specific

- Public program eligibility
  - Medicaid
  - Cash food and non-MAGI
  - Child Support
  - Social Services
  - Others
- Private program eligibility
  - Plan comparison
  - Plan shopping
  - Enrollment

## Enterprise & External

- Identity management
- State data sources
- Federal data services hub

# MNsure's Technology Ecosystem (continued)



# Technology Governance

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- Ensure project alignment with the vision and priorities of stakeholders
- Technology program governance
  - Enterprise Architecture Board (EAB)
  - Integrated Human Services Executive Steering Committee (I-ESC)
  - Program Management Team (PMT)
  - System Governance Groups (SGG)
- Oversight and accountability for projects assigned to the METS Health Care portfolio and the METS platform
  - METS System Governance Group
  - METS Executive Steering Committee



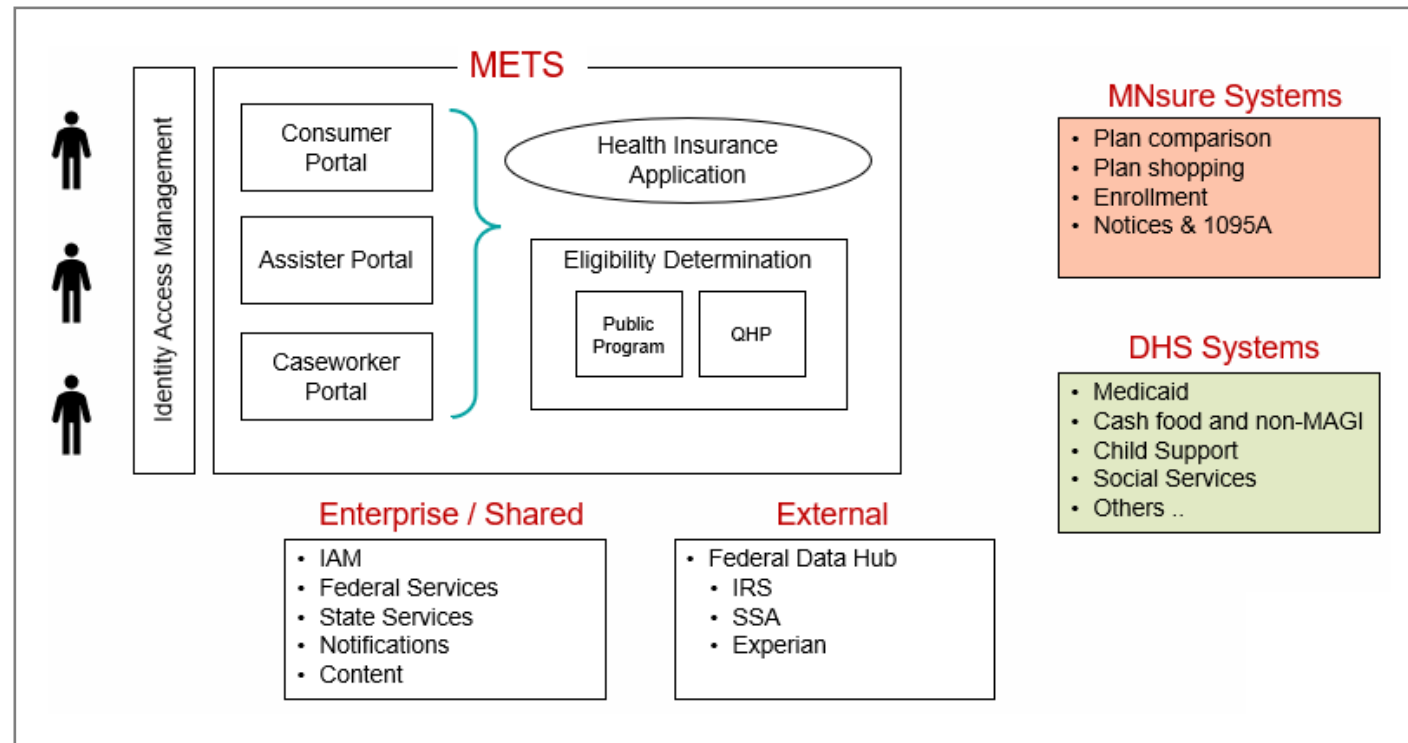
# Technology Governance (continued)

- METS System Governance Group (SGG)
  - Cross agency representation: MNsure, DHS and counties
  - Determine system and project priorities
  - Recommend project roadmap to METS ESC
- METS Executive Steering Committee (ESC)
  - METS platform oversight: prioritization, status, resources and funding

# Technology Funding

- Costs are allocated based on the benefitting program or system:

- MNsure only
- DHS only
- METS shared

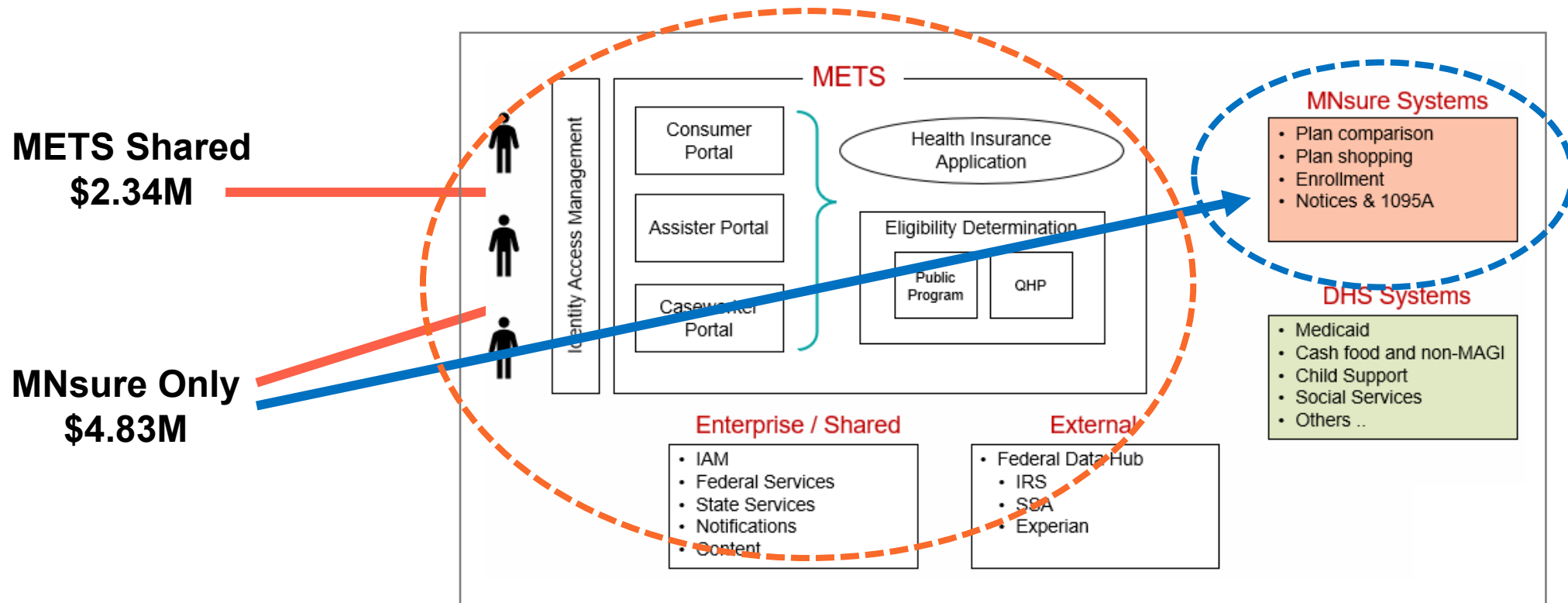


# Technology Funding (continued)

- METS shared costs
  - Allocation determined using a methodology outlined in the Public Assistance Cost Allocation Plan (PACAP) that is developed by DHS/MNsure and approved by CMS
  - Costs are allocated to benefitting programs using a formula that distributes costs in direct proportion to the benefit each program receives
  - Distribution calculated using METS case mix: percentage of total METS cases by program
  - Ex: 1.1M total cases / 110K QHP cases = 9% allocated to MNsure

# Technology Funding (continued)

- MNsure's FY22 IT expense budget: \$7.2 million



# MNsure IT Modernization Proposal

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- Preserves the existing “No Wrong Door” approach as envisioned by the Affordable Care Act
  - Minnesotans can apply for health coverage without having to specify the program they are applying for or needing to navigate multiple agencies and systems
  - Applicants will be enrolled in the most beneficial program for which they are eligible

# MNsure IT Modernization Proposal (continued)

- **Removes barriers to access** -- reducing the uninsured rate and keeping Minnesotans enrolled in coverage
- **Improves service delivery** -- better systems and tools, a better consumer experience
- **Enables policy flexibility** -- implements flexible and extensible systems that are capable of rapidly implementing changes and support for policy innovation
- **MNsure sustainability** – addresses gaps and limitations in existing IT that negatively impact consumers and make operations difficult and expensive

# New Business

**Adjourn**





## Board of Directors Meeting Slide Deck Addendum 11/16/2022

### Effectuated Enrollments and Average Premiums, 2022, page 8

#### Cumulative Sign-Ups and Monthly Effectuated Enrollments, January – October 2022

Month	Monthly Effectuated QHP Enrollments	Cumulative QHP Sign-ups
January 2022	110,708	134,865
February 2022	114,052	136,434
March 2022	112,219	138,381
April 2022	110,833	140,132
May 2022	109,803	141,813
June 2022	108,775	143,740
July 2022	107,988	145,603
August 2022	107,425	147,590
September 2022	106,804	149,277
October 2022	106,005	150,724

### Contact Center Dashboard, page 10

#### MNsure Contact Center Call Performance, November 1, 2021 – October 31, 2022

- Calls received were highest at 9,913 during the week of December 12, 2021, and another spike of 7,361 calls occurred the week of January 9, 2022. As of the week starting October 24, 2022, calls received were 171,001.
- The lowest number of calls received were 1,690 for the week of July 3, 2022.
- The highest average speed of answer was 0:16:34 for the week of December 12, 2021. As of the week starting October 24, 2022, the average speed of answer was 0:02:55 or 175 seconds.
- The lowest average speed to answer was 0:00:03 for the week of September 19, 2022.
- The highest call handle time of 18.37 minutes was during the week of November 14, 2021. As of the week starting October 24, 2022, the average call handle time was 15.63 minutes.

**Qualified Life Events Processing, page 12****Life Event Changes by Month, November 2020 – October 2022**

<b>Month</b>	<b>Received Changes</b>	<b>Resolved Changes</b>
November 2020	5,037	4,425
December 2020	6,540	4,914
January 2021	2,625	3,534
February 2021	2,151	5,081
March 2021	2,108	2,987
April 2021	2,235	2,140
May 2021	2,649	2,644
June 2021	2,333	2,417
July 2021	2,577	2,481
August 2021	2,464	2,444
September 2021	2,198	1,852
October 2021	2,981	2,288
November 2021	4,934	4,131
December 2021	5,022	6,838
January 2022	3,445	2,740
February 2022	2,217	3,397
March 2022	2,475	2,694
April 2022	2,205	2,125
May 2022	1,761	2,169
June 2022	1,876	1,840
July 2022	1,766	1,665
August 2022	2,184	2,485
September 2022	1,932	1,467
October 2022	3,193	3,818